

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Andre W Ingram**
Joyce L Ingram
Debtor(s)

Case No. **09-10958**

Chapter 13 Proceeding

DEBTOR(S)' CHAPTER 13 PLAN ☐ **AMENDED**
AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE

Plan Summary

- A.** The Debtor's Plan Payment is scheduled at Variable Payments ☒ Pay Order, ☐ Direct Pay for 60 months. The gross amount to be paid into the plan is \$67,535.18.
- B.** The Plan proposes to pay all allowed priority, special class and secured claims and approximately 0% of the unsecured allowed claims. THIS PLAN DOES NOT ALLOW CLAIMS. You must file a proof of claim to receive distributions under any plan. Other than adequate protection payments, disbursements will begin after entry of an order of confirmation of the plan.
- C.** Value of non-exempt assets \$0.00.
- D.** Current monthly income \$3,947.90, - expenses \$2,822.00 = available for Plan \$1,125.90.
- E.** The total amount to be paid into the Plan shall be increased for tax refunds as set forth in the Standing Order for Chapter 13 Case Administration in this Division. These additional receipts shall be disbursed according to the provisions of the Plan. The Debtor(s) is (are) directed to forward the tax refund to the Trustee.

Special Plan Provisions

None.

Plan Provisions

I. Vesting of Estate Property

Upon confirmation of the plan, all property of the estate shall not vest in the Debtor(s), and shall remain as property of the estate subject to the automatic stay of 11 U.S.C. §362.

II. Executory Contracts/Unexpired Leases/Contracts for Deed

Pursuant to 11 U.S.C. § 1322(b)(7) of the Bankruptcy Code, the Debtor(s) hereby elects to assume the following executory contracts, if any:

Creditor Name	Description of Contract	Election	In Default
(None)			

Pursuant to 11 U.S.C. § 1322(b)(7) of the Bankruptcy Code, the Debtor(s) hereby elects to reject the following executory contracts, if any:

Creditor Name	Description of Contract	Election	In Default
(None)			

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Continuation Sheet # 1

III. Specific Treatment for Payment of Allowed Claims

1. DIRECT PAYMENTS BY DEBTOR TO CREDITORS; SURRENDER OF COLLATERAL

A. Debtor shall pay the following creditors directly:

Creditor Name	Remarks	Debt Amount	Monthly Payment
Bank America		\$108,304.00	\$1,008.00

B. Debtor shall surrender the following collateral:

Creditor Name / Collateral Surrendered	Remarks	Debt Amount
Citi Financial 1997 Nissan Altima		\$9,244.37

C. Creditor's Direct Communication With Debtors

Creditors whose claims are scheduled to be paid directly by the debtor, including creditors with claims secured by real property or vehicles, are authorized to send monthly statements to the debtor. They are also authorized to communicate directly with the debtor in response to a debtor's questions about monthly payments, escrow accounts, account balances, increases in monthly payments, and other routine customer service inquiries.

2. PAYMENTS BY TRUSTEE

A. Administrative Expenses (including Attorney's fees)

The Trustee may receive up to 10% of all sums disbursed, except on any funds returned to the debtor.

Creditor	Estimated Amount of Debt	Monthly Payment Amount
Clayton Wrzesinski, P.C.	\$2,724.00	\$209.54 Avg.

B. Secured Claims - Real Property

Creditor / Collateral	Est. Claim	Mo. Pmt or Method of Disbursement	Interest Rate	Other Treatment/ Remarks
Bank America 17315 Bushmills Road	\$4,317.42 (Arrearage)	Pro-Rata	0%	

C. Secured Claims - Personal Property; Adequate Protection Payments; Motions to Value Collateral

The debtor must propose an adequate protection payment to all creditors entitled to such payment pursuant to 11 U.S.C. § 1326(a). Each secured creditor must file a proof of claim, with adequate proof of security interest attached, with the Clerk of Court, and serve it on the debtor(s) and debtor(s)' attorney. If no claim objection is made by the debtor(s) or other party in interest within 10 days of the filing of the claim, adequate protection payments to the secured creditor will commence as stated herein or as otherwise ordered by the Court in the next regular trustee disbursement after the thirtieth day following the filing of the petition. Such payments shall cease upon confirmation of the Plan.

Creditor/Collateral	Adequate Protection Payment	Other Treatment/Remarks
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Continuation Sheet # 2

Bank Of America 2007 Silverado	\$292.13
Chase Nissan Maxima	\$134.63
Conns Appliances	\$28.16

The Trustee shall pay allowed secured claims, which require the filing of a proof of claim, to the extent of the value of the collateral or the full amount of the claim, as specified below, plus interest thereon at the rate specified in this Plan. **Failure of the secured creditor to object to the proposed value will be deemed acceptance of the plan under Section 1325(a)(5)(A).** Except for secured claims for which provision is made to pay the full amount of the claim notwithstanding the value of the collateral, the portion of any allowed claim that exceeds the value of the collateral shall be treated as an unsecured claim under Section III(2)(E).

The Debtor moves to value collateral described below in the amounts indicated. The Debtor(s) declares, under penalty of perjury, that the foregoing values as stated in the above Motion and the Plan for the secured debt are true and correct and to the best of their knowledge represent the replacement value, pursuant to Section 506(a)(2), of the assets held for collateral.

/s/ Andre W Ingram
Andre W Ingram, Debtor

/s/ Joyce L Ingram
Joyce L Ingram, Joint Debtor

Objections to Valuation of Collateral proposed by this Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan. Following confirmation of the Plan, monthly payments shall be made as follows:

Creditor / Collateral	Est. Claim	Value of Collateral	Monthly Payment	Interest Rate	Pay Value of Collateral (OR) Pay Full Amount of Claim
Bank Of America 2007 Silverado	\$23,755.80	\$19,475.00	\$541.81 Avg.	5.25%	Pay Full Amount of Claim
Chase Nissan Maxima	\$10,529.29	\$8,975.00	\$366.73 Avg.	5.25%	Pay Value of Collateral
Conns Appliances	\$1,877.04	\$1,877.04	Pro-Rata	5.25%	Pay Full Amount of Claim
Travis County Tax Assessor 17315 Bushmills Road	\$7,497.87	\$22,726.00	Pro-Rata	12%	Pay Full Amount of Claim

Secured creditors shall retain their liens on the collateral which is security for their claims until the earlier of the payment of the underlying debt determined under non-bankruptcy law, or discharge under 11 U.S.C. Section 1328. In addition, if this case is dismissed or converted without completion of the Plan, such liens shall also be retained by the creditors to the extent recognized by applicable non-bankruptcy law.

D. Priority Creditors

Creditor	Estimated Amount of Debt	Payment Method 1. Before 2. After 3. Along With Secured Creditors	Remarks
Arizona Department of Revenue	\$128.00	Along With	
Internal Revenue	\$3,547.80	Along With	

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Continuation Sheet # 3

E. General Unsecured Creditors [including claims from rejection of contracts, leases and contracts for deed]. Unless otherwise provided below, payments to creditors with allowed general unsecured claims shall be made on a pro rata basis as funds become available after payment of other creditors. It is estimated that distribution to the general unsecured creditors will commence in the 60th month of the Plan.

F. Cure claims on Assumed Executory Contracts, Contracts for Deed & Leases:

Creditor	Estimated Amount of Debt	Monthly Payment or Method of Disbursement	Remarks
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Totals:

Administrative Claims	<u>\$2,724.00</u>
Arrearage Claims	<u>\$4,317.42</u>
Secured Claims	<u>\$42,105.71</u>
Priority Claims	<u>\$3,675.80</u>
Unsecured Claims	<u>\$47,038.05</u>
Cure Claims	<u>\$0.00</u>

G. Supplemental Plan Provisions

(a) MOTION TO AVOID LIENS UNDER 11 U.S.C. § 522(f)

Debtor moves to avoid the following liens that impair exemptions. Objections to Lien Avoidance as proposed in this Plan must be filed no later than ten (10) days prior to the confirmation hearing date. If no timely objection is filed, the relief requested may be granted in conjunction with confirmation of the Plan. (Debtor must list the specific exempt property said lien impairs and the basis of the lien, i.e. judicial, nonpurchase-money security interest, etc.)

Creditor / Property subject to lien	Amount of Lien to be Avoided	Remarks
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IV. General Information

NOTICE: **Local Rule 3002 provides, in part:**

"Every Creditor filing a Proof of Claim in all cases shall transmit a copy with attachments, if any, to the Debtor's Attorney (or the Debtor if the Debtor is pro se) and the Trustee appointed in the case."

Any special concerns of a creditor may justify attendance at the Meeting of Creditors and such other action as may be appropriate under the circumstances. The deadline for the filing of objections to confirmation is ten days prior to the confirmation hearing.

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Joyce L Ingram
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DEBTOR(S)' CHAPTER 13 PLAN ☐ ***AMENDED***
AND MOTIONS FOR VALUATION AND LIEN AVOIDANCE

Continuation Sheet # 4

Respectfully submitted this date: **06/23/2009**.

/s/ Andre W Ingram

Andre W Ingram
17315 Bushmills Road
Pflugerville, TX 78660
(Debtor)

/s/ Joyce L Ingram

Joyce L Ingram
17315 Bushmills Road
Pflugerville, TX 78660
(Joint Debtor)

/s/ Clayton Wrzesinski

Clayton Wrzesinski
10101 Southwest Freeway
Suite 400
Houston, TX 77074
Phone: (281) 499-4996 / Fax: (281) 499-9106
(Attorney for Debtor)

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EXHIBIT "B" - VARIABLE PLAN PAYMENTS

PROPOSED PLAN OF REPAYMENT (VARIABLE PAYMENTS INTO THE PLAN)

<u>Month / Due Date</u>	<u>Payment</u>	<u>Month / Due Date</u>	<u>Payment</u>	<u>Month / Due Date</u>	<u>Payment</u>
1 05/17/2009	\$1,142.59	21 01/17/2011	\$1,125.00	41 09/17/2012	\$1,125.00
2 06/17/2009	\$1,142.59	22 02/17/2011	\$1,125.00	42 10/17/2012	\$1,125.00
3 07/17/2009	\$1,125.00	23 03/17/2011	\$1,125.00	43 11/17/2012	\$1,125.00
4 08/17/2009	\$1,125.00	24 04/17/2011	\$1,125.00	44 12/17/2012	\$1,125.00
5 09/17/2009	\$1,125.00	25 05/17/2011	\$1,125.00	45 01/17/2013	\$1,125.00
6 10/17/2009	\$1,125.00	26 06/17/2011	\$1,125.00	46 02/17/2013	\$1,125.00
7 11/17/2009	\$1,125.00	27 07/17/2011	\$1,125.00	47 03/17/2013	\$1,125.00
8 12/17/2009	\$1,125.00	28 08/17/2011	\$1,125.00	48 04/17/2013	\$1,125.00
9 01/17/2010	\$1,125.00	29 09/17/2011	\$1,125.00	49 05/17/2013	\$1,125.00
10 02/17/2010	\$1,125.00	30 10/17/2011	\$1,125.00	50 06/17/2013	\$1,125.00
11 03/17/2010	\$1,125.00	31 11/17/2011	\$1,125.00	51 07/17/2013	\$1,125.00
12 04/17/2010	\$1,125.00	32 12/17/2011	\$1,125.00	52 08/17/2013	\$1,125.00
13 05/17/2010	\$1,125.00	33 01/17/2012	\$1,125.00	53 09/17/2013	\$1,125.00
14 06/17/2010	\$1,125.00	34 02/17/2012	\$1,125.00	54 10/17/2013	\$1,125.00
15 07/17/2010	\$1,125.00	35 03/17/2012	\$1,125.00	55 11/17/2013	\$1,125.00
16 08/17/2010	\$1,125.00	36 04/17/2012	\$1,125.00	56 12/17/2013	\$1,125.00
17 09/17/2010	\$1,125.00	37 05/17/2012	\$1,125.00	57 01/17/2014	\$1,125.00
18 10/17/2010	\$1,125.00	38 06/17/2012	\$1,125.00	58 02/17/2014	\$1,125.00
19 11/17/2010	\$1,125.00	39 07/17/2012	\$1,125.00	59 03/17/2014	\$1,125.00
20 12/17/2010	\$1,125.00	40 08/17/2012	\$1,125.00	60 04/17/2014	\$1,125.00

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IN RE: Andre W Ingram
Debtor

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Joyce L Ingram
Joint Debtor

CHAPTER **13**

CERTIFICATE OF SERVICE

I, the undersigned, hereby certify that on June 23, 2009, a copy of the attached Chapter 13 Plan, with any attachments, and Budget and Monthly Family Income were served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

/s/ Clayton Wrzesinski

Clayton Wrzesinski
Bar ID:24029912
Clayton Wrzesinski, P.C.
10101 Southwest Freeway
Suite 400
Houston, TX 77074
(281) 499-4996

Andre W Ingram
17315 Bushmills Road
Pflugerville, TX 78660

Bank Of America
5561
Pob 17054
Wilmington, DE 19884

Chase
xxxxxxx4839
201 N. Central Ave Floor 11
Phoenix, AZ 85004

Arizona Department of Revenue
P.O. Box 29204
Phoenix, AZ 85038

Bank Of America
xxxxxxxxx8361
Attn: Bankruptcy NC4-105-02-77
PO Box 26012
Greensboro, NC 27410

Citi
xxxxxxxxx6124
Attn: Centralized Bankruptcy
PO Box 20507
Kansas City, MO 64915

Bank America
xxxxxxxxx9498
Attn: Bankruptcy Dept
475 Crosspoint Parkway
Getzville, NY 14068

Capital 1 Bank
xxxxxxxxx1016
Attn: C/O TSYS Debt Management
PO Box 5155
Norcross, GA 30091

Citi Financial
xxxxxxxx-xxx6178
1401 South IH 35, #100
Round Rock, TX 78664

Bank America
xxxxxxxxx9498
Attn: Bankruptcy Dept
475 Crosspoint Parkway
Getzville, NY 14068

Cbe Group
xxxxx5940
131 Tower Park Dri
Waterloo, IA 50704

Citifinancial
xxxxxxxxxxxxx6178
Po Box 499
Hanover, MD 21076

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
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IN RE: **Andre W Ingram**
Debtor

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Joyce L Ingram
Joint Debtor

CHAPTER **13**

CERTIFICATE OF SERVICE

(Continuation Sheet #1)

Conns
xxxxx1931
Attention: Heather McAdams
PO Box 2358
Beaumont, TX 77704

Wf Fin Bank
xxxxxxxx1946
PO Box 182273
Columbus, OH 43218

Deborah B. Langehennig

Wffinancial
xxxxxxxxxx4803
2000 N Mays St Ste 105
Round Rock, TX 78664

Discover Card
xxxxxxxxxxxxxxxxxxxxxxxxxx6700
P.O. Box 30395
Salt Lake City, UT 84130-0395

Discover Fin Svcs Llc
xxxxxxxx3763
Po Box 15316
Wilmington, DE 19850

Internal Revenue
PO Box 21125
Philadelphia, PA 19114

Travelers Remittance Center
xxxxxxxx1221
One Tower Square
Hartford, CT 06183-1001

Travis County Tax Assessor
xx-xxxx-xxxx-0000
5501 Airport Blvd
Austin, TX 78751-1410

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Andre W Ingram, Debtor**
Joyce L Ingram, Joint Debtor

CASE NO **09-10958**

CHAPTER **13**

PROPOSED PAYMENT SCHEDULE FOR CHAPTER 13 PLAN (PRO FORMA)

The following payment schedule is a projection of the anticipated payments to be made to the creditors under the plan. This Pro Forma serves as support documentation to the debtor's proposed plan. Actual distributions by the Chapter 13 Trustee may vary.

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 1	MONTH 2	MONTH 3	MONTH 4	MONTH 5	MONTH 6
Arizona Department of Revenue	\$128.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bank America	\$4,317.42	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bank Of America	\$23,755.80	5.25%	\$2,793.10	\$340.12	\$478.27	\$470.91	\$470.91	\$470.91	\$470.91
Chase	\$8,975.00	5.25%	\$559.94	\$245.25	\$344.86	\$339.55	\$339.55	\$339.55	\$339.55
Clayton Wrzesinski, P.C.	\$2,724.00	0.00%	\$0.00	\$447.53	\$209.77	\$206.54	\$206.54	\$206.54	\$206.54
Conns	\$1,877.04	5.25%	\$413.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Internal Revenue	\$3,547.80	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Travis County Tax Assessor	\$7,497.87	12.00%	\$4,339.27	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,142.59	\$1,142.59	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
NEW BALANCE:	\$1,142.59	\$1,142.59	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$1,032.90	\$1,032.90	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$109.69	\$109.69	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 7	MONTH 8	MONTH 9	MONTH 10	MONTH 11	MONTH 12
Arizona Department of Revenue	\$128.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bank America	\$4,317.42	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bank Of America	\$23,755.80	5.25%	\$2,793.10	\$470.91	\$470.91	\$470.91	\$470.91	\$470.91	\$470.91
Chase	\$8,975.00	5.25%	\$559.94	\$339.55	\$339.55	\$339.55	\$339.55	\$339.55	\$339.55
Clayton Wrzesinski, P.C.	\$2,724.00	0.00%	\$0.00	\$206.54	\$206.54	\$206.54	\$206.54	\$206.54	\$206.54
Conns	\$1,877.04	5.25%	\$413.08	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Internal Revenue	\$3,547.80	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Travis County Tax Assessor	\$7,497.87	12.00%	\$4,339.27	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
NEW BALANCE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 13	MONTH 14	MONTH 15	MONTH 16	MONTH 17	MONTH 18
Arizona Department of Revenue	\$128.00	0.00%	\$0.00	\$0.24	\$0.25	\$0.24	\$0.24	\$0.24	\$0.24
Bank America	\$4,317.42	0.00%	\$0.00	\$8.09	\$8.35	\$8.31	\$8.27	\$8.23	\$8.19
Bank Of America	\$23,755.80	5.25%	\$2,793.10	\$570.00	\$570.00	\$570.00	\$570.00	\$570.00	\$570.00
Chase	\$8,975.00	5.25%	\$559.94	\$411.00	\$411.00	\$411.00	\$411.00	\$411.00	\$411.00
Clayton Wrzesinski, P.C.	\$2,724.00	0.00%	\$0.00	\$1.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Conns	\$1,877.04	5.25%	\$413.08	\$3.73	\$3.86	\$3.86	\$3.86	\$3.85	\$3.85
Internal Revenue	\$3,547.80	0.00%	\$0.00	\$6.65	\$6.87	\$6.83	\$6.79	\$6.76	\$6.72
Travis County Tax Assessor	\$7,497.87	12.00%	\$4,339.27	\$15.99	\$16.67	\$16.76	\$16.84	\$16.92	\$17.00

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
NEW BALANCE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 19	MONTH 20	MONTH 21	MONTH 22	MONTH 23	MONTH 24
Arizona Department of Revenue	\$128.00	0.00%	\$0.00	\$0.24	\$0.24	\$0.24	\$0.23	\$0.24	\$0.23
Bank America	\$4,317.42	0.00%	\$0.00	\$8.14	\$8.10	\$8.06	\$8.01	\$7.97	\$7.93
Bank Of America	\$23,755.80	5.25%	\$2,793.10	\$570.00	\$570.00	\$570.00	\$570.00	\$570.00	\$570.00
Chase	\$8,975.00	5.25%	\$559.94	\$411.00	\$411.00	\$411.00	\$411.00	\$411.00	\$411.00
Clayton Wrzesinski, P.C.	\$2,724.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Conns	\$1,877.04	5.25%	\$413.08	\$3.85	\$3.84	\$3.84	\$3.84	\$3.83	\$3.83

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Andre W Ingram, Debtor**

CASE NO **09-10958**

Joyce L Ingram, Joint Debtor

CHAPTER **13**

Internal Revenue	\$3,547.80	0.00%	\$0.00	\$6.69	\$6.66	\$6.62	\$6.59	\$6.55	\$6.52
Travis County Tax Assessor	\$7,497.87	12.00%	\$4,339.27	\$17.08	\$17.16	\$17.24	\$17.33	\$17.41	\$17.49

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
NEW BALANCE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 25	MONTH 26	MONTH 27	MONTH 28	MONTH 29	MONTH 30
Arizona Department of Revenue	\$128.00	0.00%	\$0.00	\$0.23	\$1.55	\$2.87	\$2.86	\$2.84	\$2.82
Bank America	\$4,317.42	0.00%	\$0.00	\$7.89	\$52.46	\$96.92	\$96.39	\$95.87	\$95.36
Bank Of America	\$23,755.80	5.25%	\$2,793.10	\$570.00	\$570.00	\$570.00	\$570.00	\$570.00	\$570.00
Chase	\$8,975.00	5.25%	\$559.94	\$411.00	\$206.33	\$0.00	\$0.00	\$0.00	\$0.00
Clayton Wrzesinski, P.C.	\$2,724.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Conns	\$1,877.04	5.25%	\$413.08	\$3.83	\$25.55	\$47.40	\$47.36	\$47.31	\$47.26
Internal Revenue	\$3,547.80	0.00%	\$0.00	\$6.48	\$43.11	\$79.64	\$79.21	\$78.79	\$78.36
Travis County Tax Assessor	\$7,497.87	12.00%	\$4,339.27	\$17.57	\$118.00	\$220.17	\$221.18	\$222.19	\$223.20

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
NEW BALANCE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 31	MONTH 32	MONTH 33	MONTH 34	MONTH 35	MONTH 36
Arizona Department of Revenue	\$128.00	0.00%	\$0.00	\$2.81	\$2.80	\$2.78	\$2.76	\$2.75	\$2.73
Bank America	\$4,317.42	0.00%	\$0.00	\$94.84	\$94.32	\$93.81	\$93.29	\$92.78	\$92.26
Bank Of America	\$23,755.80	5.25%	\$2,793.10	\$570.00	\$570.00	\$570.00	\$570.00	\$570.00	\$570.00
Chase	\$8,975.00	5.25%	\$559.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Clayton Wrzesinski, P.C.	\$2,724.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Conns	\$1,877.04	5.25%	\$413.08	\$47.21	\$47.15	\$47.10	\$47.05	\$46.99	\$46.94
Internal Revenue	\$3,547.80	0.00%	\$0.00	\$77.93	\$77.51	\$77.08	\$76.66	\$76.24	\$75.82
Travis County Tax Assessor	\$7,497.87	12.00%	\$4,339.27	\$224.21	\$225.22	\$226.23	\$227.24	\$228.24	\$229.25

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
NEW BALANCE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 37	MONTH 38	MONTH 39	MONTH 40	MONTH 41	MONTH 42
Arizona Department of Revenue	\$128.00	0.00%	\$0.00	\$2.72	\$2.70	\$2.69	\$2.67	\$2.66	\$2.65
Bank America	\$4,317.42	0.00%	\$0.00	\$91.75	\$91.24	\$90.73	\$90.22	\$89.71	\$89.20
Bank Of America	\$23,755.80	5.25%	\$2,793.10	\$570.00	\$570.00	\$570.00	\$570.00	\$570.00	\$570.00
Chase	\$8,975.00	5.25%	\$559.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Clayton Wrzesinski, P.C.	\$2,724.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Conns	\$1,877.04	5.25%	\$413.08	\$46.88	\$46.83	\$46.76	\$46.71	\$46.64	\$46.58
Internal Revenue	\$3,547.80	0.00%	\$0.00	\$75.39	\$74.97	\$74.56	\$74.13	\$73.72	\$73.30
Travis County Tax Assessor	\$7,497.87	12.00%	\$4,339.27	\$230.26	\$231.26	\$232.26	\$233.27	\$234.27	\$235.27

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
NEW BALANCE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 43	MONTH 44	MONTH 45	MONTH 46	MONTH 47	MONTH 48
Arizona Department of Revenue	\$128.00	0.00%	\$0.00	\$2.63	\$2.61	\$2.60	\$2.58	\$2.57	\$2.56
Bank America	\$4,317.42	0.00%	\$0.00	\$88.69	\$88.18	\$87.68	\$87.18	\$86.67	\$86.17
Bank Of America	\$23,755.80	5.25%	\$2,793.10	\$570.00	\$570.00	\$570.00	\$570.00	\$570.00	\$570.00
Chase	\$8,975.00	5.25%	\$559.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION**

IN RE: **Andre W Ingram, Debtor**
Joyce L Ingram, Joint Debtor

CASE NO **09-10958**

CHAPTER **13**

Clayton Wrzesinski, P.C.	\$2,724.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Conns	\$1,877.04	5.25%	\$413.08	\$46.52	\$46.46	\$46.39	\$46.33	\$46.27	\$46.19
Internal Revenue	\$3,547.80	0.00%	\$0.00	\$72.88	\$72.47	\$72.05	\$71.64	\$71.22	\$70.81
Travis County Tax Assessor	\$7,497.87	12.00%	\$4,339.27	\$236.28	\$237.28	\$238.28	\$239.27	\$240.27	\$241.27

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
NEW BALANCE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 49	MONTH 50	MONTH 51	MONTH 52	MONTH 53	MONTH 54
Arizona Department of Revenue	\$128.00	0.00%	\$0.00	\$2.93	\$5.75	\$5.72	\$5.68	\$5.65	\$5.61
Bank America	\$4,317.42	0.00%	\$0.00	\$98.81	\$193.77	\$192.64	\$191.51	\$190.38	\$189.25
Bank Of America	\$23,755.80	5.25%	\$2,793.10	\$501.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Chase	\$8,975.00	5.25%	\$559.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Clayton Wrzesinski, P.C.	\$2,724.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Conns	\$1,877.04	5.25%	\$413.08	\$53.21	\$104.80	\$104.63	\$104.47	\$104.31	\$104.15
Internal Revenue	\$3,547.80	0.00%	\$0.00	\$81.20	\$159.23	\$158.30	\$157.37	\$156.44	\$155.51
Travis County Tax Assessor	\$7,497.87	12.00%	\$4,339.27	\$279.44	\$553.45	\$555.71	\$557.97	\$560.22	\$562.48

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
NEW BALANCE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

CREDITOR NAME	AMOUNT	INT RATE	INT PAID	MONTH 55	MONTH 56	MONTH 57	MONTH 58	MONTH 59	MONTH 60
Arizona Department of Revenue	\$128.00	0.00%	\$0.00	\$5.58	\$5.55	\$5.52	\$5.49	\$5.45	\$4.76
Bank America	\$4,317.42	0.00%	\$0.00	\$188.13	\$187.00	\$185.88	\$184.76	\$183.65	\$160.38
Bank Of America	\$23,755.80	5.25%	\$2,793.10	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Chase	\$8,975.00	5.25%	\$559.94	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Clayton Wrzesinski, P.C.	\$2,724.00	0.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Conns	\$1,877.04	5.25%	\$413.08	\$103.98	\$103.81	\$103.64	\$103.47	\$103.30	\$90.60
Internal Revenue	\$3,547.80	0.00%	\$0.00	\$154.59	\$153.67	\$152.75	\$151.83	\$150.91	\$131.78
Travis County Tax Assessor	\$7,497.87	12.00%	\$4,339.27	\$564.72	\$566.97	\$569.21	\$571.45	\$573.69	\$506.00

BEGINNING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
DEBTOR'S PAYMENT TO TRUSTEE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
NEW BALANCE:	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00	\$1,125.00
DISTRIBUTION TO PRIORITY, SECURED AND SPECIAL UNSECURED:	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$1,017.00	\$893.52
DISTRIBUTION TO GENERAL UNSECURED:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$123.48
TRUSTEE COMMISSION AND OTHER ADMINISTRATIVE COSTS:	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00	\$108.00
ENDING BALANCE:	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

In re **Andre W Ingram**
Joyce L IngramCase No. **09-10958**
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse	
Married	Relationship(s): Age(s):	Relationship(s): Age(s):
Employment:	Debtor	Spouse
Occupation	Bus Driver	unemployed
Name of Employer	StarTran, Inc. Capital Metro	
How Long Employed	9 yrs	
Address of Employer	2910 East 5th Street Austin, TX 78702	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$3,516.93	\$0.00
2. Estimate monthly overtime	\$1,354.17	\$0.00
3. SUBTOTAL	\$4,871.10	\$0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$476.67	\$0.00
b. Social Security Tax	\$303.33	\$0.00
c. Medicare	\$69.33	\$0.00
d. Insurance	\$426.83	\$0.00
e. Union dues	\$149.50	\$0.00
f. Retirement	\$325.00	\$0.00
g. Other (Specify) Voluntary 401k repay / Medicare	\$130.00	\$96.54
h. Other (Specify)	\$0.00	\$0.00
i. Other (Specify)	\$0.00	\$0.00
j. Other (Specify)	\$0.00	\$0.00
k. Other (Specify)	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$1,880.66	\$96.54
6. TOTAL NET MONTHLY TAKE HOME PAY	\$2,990.44	(\$96.54)
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify):	\$0.00	\$1,054.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify):		
a.	\$0.00	\$0.00
b.	\$0.00	\$0.00
c.	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$0.00	\$1,054.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$2,990.44	\$957.46
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$3,947.90	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.

IN RE: **Andre W Ingram**
Joyce L IngramCase No. **09-10958**
(if known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	\$1,007.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: HOA	\$200.00 \$115.00 \$150.00 \$12.00
3. Home maintenance (repairs and upkeep) 4. Food 5. Clothing 6. Laundry and dry cleaning 7. Medical and dental expenses 8. Transportation (not including car payments) 9. Recreation, clubs and entertainment, newspapers, magazines, etc. 10. Charitable contributions	\$300.00 \$50.00 \$250.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$212.00 \$24.00 \$242.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify: Property Tax	\$200.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: b. Other: c. Other: d. Other:	
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: See attached personal expenses 17.b. Other:	\$60.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$2,822.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME a. Average monthly income from Line 15 of Schedule I b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	 \$3,947.90 \$2,822.00 \$1,125.90

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
AUSTIN DIVISION

IN RE: Andre W Ingram
Joyce L Ingram

CASE NO 09-10958

CHAPTER 13

EXHIBIT TO SCHEDULE J

Itemized Personal Expenses

Expense	Amount
Postage	\$5.00
Barber/Beauty	\$15.00
Pager/Internet	\$40.00
Total >	\$60.00